

Financial Adviser Profile



FITZROY FINANCIAL ADVICE
PTY LTD

Overview

Nick first entered the financial services industry in 1990 and became a licensed financial adviser in 1998. Prior to forming Fitzroy Financial Advice Pty Ltd, Nick was with The Westpac Group for 21 years.

From his base in Rockhampton, Nick provides holistic advice to high net worth clients with a strong emphasis on building long term trusted relationships.

Nick is a Sub-Authorised Representative of Fitzroy Financial Advice Pty Ltd, Corporate Authorised Representative No. 1276938. Authorised Representative No. 1004221.

Qualifications

Nick holds a Bachelor of Business and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Nick is a member of the Financial Advice Association of Australia and abides by their code of professional conduct and ethics.

Authorisations

Nick is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Self Managed Superannuation Funds;
- Securities; and
- Standard Margin Lending Facility.



Nick Tzoutzias

Fitzroy Financial Advice

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Fitzroy Financial Advice Pty Ltd Advice Fees and Charges

Nick will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be disclosed to you during your initial meeting.

Nick's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Nick provides the option of ongoing reporting and advisory services. This fee starts at \$5,500 p.a. incl. GST. You will be notified of the cost involved prior to the commencement of any ongoing services.

Fitzroy Financial Advice Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Nick is a Director of Fitzroy Financial Advice Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Nick May Receive

From time to time, Nick may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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